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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>January 24, 2016</u>, at <u>11:00</u> o'clock <u>AM PST</u>, <u>Robert Forth</u> completed a course on personal financial management given <u>by telephone</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Southern District of Ohio</u>.

Date: January 24, 2016 By: /s/Mayshiel Dacanay

Name: Mayshiel Dacanay

Title: Certified Counselor